



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [STIFEL FINANCIAL CORP.](#)

City/State [SAINT LOUIS, MO](#)

Bank Holding Company Information

Federal Reserve District: [8](#)
 Consolidated Assets (\$000): [28,141,581](#)
 Peer Group Number: [9](#) Number in Peer Group: _____
 Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[STIFEL FINANCIAL CORP.](#)
[501 NORTH BROADWAY](#)

[SAINT LOUIS, MO 631022110](#)

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BHC Name

City/State

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	27,696,994	24,850,343	25,292,770	24,155,018	22,370,738
Net income (\$000)	173,015	86,589	503,472	448,396	393,968
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.66			2.22			1.84			2.31			2.17		
+ Non-interest income	14.73			12.48			13			11.52			11.36		
- Overhead expense	13.17			12.54			12.13			11.29			11.05		
- Provision for credit losses	-0.08			0.31			0.13			0.04			0.08		
+ Securities gains (losses)	0			-0.01			0			0			0		
+ Other tax equivalent adjustments	0			0.01			0			0			0		
= Pretax net operating income (tax equivalent)	3.31			1.87			2.59			2.49			2.40		
Net operating income	2.50			1.39			1.99			1.86			1.76		
Net income	2.50			1.39			1.99			1.86			1.76		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.41			3.24			2.61			3.77			3.45		
Interest expense	0.27			0.49			0.32			0.91			0.90		
Net interest income (tax equivalent)	2.14			2.76			2.29			2.86			2.56		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03			0			0			0			0		
Earnings coverage of net loan and lease losses (X)	238.37			6,094.73			8,897.21			2,636.86			10,545.60		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.80			0.89			0.93			0.86			0.88		
Allowance for loan and lease losses / Total loans and leases	0.78			0.85			0.89			0.83			0.86		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.10			0.12			0.11			0.13			0.24		
30-89 days past due loans and leases / Total loans and leases	0.03			0.16			0.04			0.10			0.07		
Liquidity and Funding															
Net noncore funding dependence	-36.78			-29.52			-39.78			-20.21			-29.21		
Net short-term noncore funding dependence	-44.13			-34.90			-48.02			-26.18			-40.01		
Net loans and leases / Total assets	48.42			46.47			46.96			46.18			40.48		
Capitalization															
Tier 1 leverage ratio	11.48			9.59			11.89			9.97			9.30		
Holding company equity capital / Total assets	15.35			13.40			15.93			14.69			12.92		
Total equity capital (including minority interest) / Total assets	15.35			13.40			15.93			14.91			13.04		
Common equity tier 1 capital / Total risk-weighted assets	15.96			14.33			16.50			15.20			16.76		
Net loans and leases / Equity capital (X)	3.15			3.47			2.95			3.14			3.13		
Cash dividends / Net income	15.47			22.82			16.73			15.18			11.17		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	8.67			7.08			8.10			0.37			14.66		
Equity capital	24.45			2.78			17.26			14.12			10.69		
Net loans and leases	13.21			17.59			9.93			14.52			15.97		
Noncore funding	-46.09			-19.04			-56.72			-14.54			-69.37		
Parent Company Ratios															
Short-term debt / Equity capital	0			8.64			0			8.30			0		
Long-term debt / Equity capital	25.76			20.67			26.24			19.84			32.07		
Equity investment in subsidiaries / Equity capital	99.70			109.73			97.62			107.03			113.68		
Cash from ops + noncash items + op expense / Op expense + dividends	114.46			198.63			113.77			202.07			192.50		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	93,739	105,179	361,890	431,551	349,811	-10.88	172.69
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	93,739	105,179	361,890	431,551	349,811	-10.88	172.69
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	93,739	105,179	361,890	431,551	349,811	-10.88	172.69
Investment interest income (tax equivalent).....	30,698	48,218	153,465	235,058	255,700	-36.33	33.57
Interest on balances due from depository institutions.....	262	1,102	1,726	10,313	2,223	-76.23	-31.77
Interest income on other earning assets.....	4,967	7,933	15,156	58,177	48,284	-37.39	-24.99
Total interest income (tax equivalent).....	129,666	162,432	532,237	735,099	656,018	-20.17	101.46
Interest on time deposits of \$250K or more.....	281	1,276	2,878	13,717	20,881	-77.98	
Interest on time deposits < \$250K.....	161	1,355	2,081	14,273	1,044	-88.12	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	841	6,938	9,591	67,823	60,331	-87.88	-54.27
Interest on other borrowings and trading liabilities.....	13,157	14,787	51,228	82,118	87,820	-11.02	9.67
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	14,440	24,356	65,778	177,931	170,076	-40.71	3.91
Net interest income (tax equivalent).....	115,226	138,076	466,459	557,168	485,942	-16.55	128.32
Non-interest income.....	1,020,268	775,560	3,288,725	2,783,853	2,542,295	31.55	79.37
Adjusted operating income (tax equivalent).....	1,135,494	913,636	3,755,184	3,341,021	3,028,237	24.28	83.36
Overhead expense.....	912,149	778,951	3,066,975	2,727,914	2,472,152	17.10	60.00
Provision for credit losses.....	-5,252	18,978	33,925	9,977	18,366		
Securities gains (losses).....	42	-601	338	-262	0		
Other tax equivalent adjustments.....	259	864	0	-502	1	-70.02	
Pretax net operating income (tax equivalent).....	228,898	115,970	654,622	602,366	537,720	97.38	410.88
Applicable income taxes.....	54,877	28,517	147,688	149,152	140,394	92.44	225.52
Tax equivalent adjustments.....	1,006	864	3,462	3,228	3,358	16.44	12.78
Applicable income taxes (tax equivalent).....	55,883	29,381	151,150	152,380	143,752	90.20	214.83
Minority interest.....	0	0	0	1,590	0		
Net income before discontinued operations, net of minority interest.....	173,015	86,589	503,472	448,396	393,968	99.81	539.49
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	173,015	86,589	503,472	448,396	393,968	99.81	539.49
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	173,015	86,589	503,472	449,986	393,968	99.81	539.49
Investment securities income (tax equivalent).....	30,698	48,218	153,465	235,058	255,700	-36.33	33.57
US Treasury and agency securities (excluding mortgage-backed securities).....	877	497	2,445	6,637	11,859	76.46	
Mortgage-backed securities.....	3,266	5,964	16,352	29,248	36,702	-45.24	-65.23
All other securities.....	26,555	41,757	134,668	199,173	207,139	-36.41	95.40
Cash dividends declared.....	26,759	19,760	84,228	68,062	44,013	35.42	
Common.....	18,470	14,916	56,967	50,743	34,638	23.83	
Preferred.....	8,289	4,844	27,261	17,319	9,375	71.12	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.87			2.61			2.10			3.04			2.93		
Less: Interest expense	0.21			0.39			0.26			0.74			0.76		
Equals: Net interest income (tax equivalent)	1.66			2.22			1.84			2.31			2.17		
Plus: Non-interest income	14.73			12.48			13			11.52			11.36		
Equals: adjusted operating income (tax equivalent)	16.40			14.71			14.85			13.83			13.54		
Less: Overhead expense	13.17			12.54			12.13			11.29			11.05		
Less: Provision for credit losses	-0.08			0.31			0.13			0.04			0.08		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			-0.01			0			0			0		
Plus: other tax equivalent adjustments	0			0.01			0			0			0		
Equals: Pretax net operating income (tax equivalent)	3.31			1.87			2.59			2.49			2.40		
Less: Applicable income taxes (tax equivalent)	0.81			0.47			0.60			0.63			0.64		
Less: Minority interest	0			0			0			0.01			0		
Equals: Net operating income	2.50			1.39			1.99			1.86			1.76		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	2.50			1.39			1.99			1.86			1.76		
Memo: Net income (last four quarters)	2.27			1.79			1.99			1.86			1.76		
Net income—BHC and noncontrolling (minority) interest	2.50			1.39			1.99			1.86			1.76		
Margin Analysis															
Average earning assets / Average assets	77.67			80.67			80.63			80.69			84.91		
Average interest-bearing funds / Average assets	69.14			73.34			71.94			71.50			74.51		
Interest income (tax equivalent) / Average earning assets	2.41			3.24			2.61			3.77			3.45		
Interest expense / Average earning assets	0.27			0.49			0.32			0.91			0.90		
Net interest income (tax equivalent) / Average earning assets	2.14			2.76			2.29			2.86			2.56		
Yield or Cost															
Total loans and leases (tax equivalent)	2.92			3.66			3.04			4.12			3.82		
Interest-bearing bank balances	0.07			0.37			0.12			1.09			0.31		
Federal funds sold and reverse repos	-0.32			0.98			0.05			1.99			1.54		
Trading assets	1.38			1.89			1.47			1.91			1.77		
Total earning assets	2.40			3.24			2.59			3.75			3.44		
Investment securities (tax equivalent)	1.96			3.02			2.43			3.58			3.29		
US Treasury and agency securities (excluding mortgage-backed securities)	1.33			0.64			0.84			1.76			2.57		
Mortgage-backed securities	1.20			2.58			1.91			2.39			2.22		
All other securities	1.90			3.14			2.60			4.02			3.68		
Interest-bearing deposits	0.03			0.27			0.09			0.68			0.64		
Time deposits of \$250K or more	2.84			2.86			2.55			2.27			2.03		
Time deposits < \$250K	1.55			2.75			1.87			2.78			2.38		
Other domestic deposits	0.02			0.18			0.06			0.49			0.46		
Foreign deposits															
Federal funds purchased and repos	-0.08			1.46			0.69			2.59			2.57		
Other borrowed funds and trading liabilities	0.06			0.43			0.20			0.36			0.55		
All interest-bearing funds	0.30			0.53			0.36			1.03			1.02		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	1,020,268	775,560	3,288,725	2,783,853	2,542,295
Fiduciary activities income	5,401	4,946	18,885	17,032	16,762
Service charges on deposit accounts - domestic	448	440	1,610	1,692	52
Trading revenue	29,493	-2,309	72,136	26,567	13,529
Investment banking fees and commissions	659,164	504,124	2,125,175	1,768,397	1,615,892
Insurance activities revenue	22,603	19,829	76,239	76,792	76,171
Venture capital revenue	0	0	0	0	0
Net servicing fees	-108	94	-311	726	719
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	20,552	14,438	68,553	7,346	-5,629
Other non-interest income	282,715	233,998	926,438	885,301	824,799
Total overhead expenses	912,149	778,951	3,066,975	2,727,914	2,472,152
Personnel expense	697,933	577,298	2,279,640	1,978,178	1,770,762
Net occupancy expense	48,583	46,631	194,259	177,066	162,113
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,268	5,032	17,556	19,287	24,180
Other operating expenses	161,365	149,990	575,520	553,383	515,097
Fee income on mutual funds and annuities	70,019	66,010	250,224	256,676	250,957
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	8,595	8,394	8,581	8,279	7,667
Average personnel expense per employee	81.20	68.78	265.66	238.94	230.96
Average assets per employee	3,222.45	2,960.49	2,947.53	2,917.63	2,917.80

	BHC	Peer # 9	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	6.86			8.51			7.61			9.22			9.87		
Overhead expenses / Net Interest Income + non-interest income	80.38			85.26			81.75			81.74			81.73		
Percent of Average Assets															
Total overhead expense	13.17			12.54			12.13			11.29			11.05		
Personnel expense	10.08			9.29			9.01			8.19			7.92		
Net occupancy expense	0.70			0.75			0.77			0.73			0.72		
Other operating expenses	2.39			2.50			2.34			2.37			2.41		
Overhead less non-interest income	-1.56			0.05			-0.88			-0.23			-0.31		
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	80.33			85.26			81.67			81.65			81.64		
Personnel expense	61.47			63.19			60.71			59.21			58.48		
Net occupancy expense	4.28			5.10			5.17			5.30			5.35		
Other operating expenses	14.59			16.97			15.79			17.14			17.81		
Total non-interest income	89.85			84.89			87.58			83.32			83.95		
Fiduciary activities income	0.48			0.54			0.50			0.51			0.55		
Service charges on domestic deposit accounts	0.04			0.05			0.04			0.05			0		
Trading revenue	2.60			-0.25			1.92			0.80			0.45		
Investment banking fees and commissions	58.05			55.18			56.59			52.93			53.36		
Insurance activities revenue	1.99			2.17			2.03			2.30			2.52		
Venture capital revenue	0			0			0			0			0		
Net servicing fees	-0.01			0.01			-0.01			0.02			0.02		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	1.81			1.58			1.83			0.22			-0.19		
Other non-interest income	24.90			25.61			24.67			26.50			27.24		
Overhead less non-interest income	-9.52			0.37			-5.91			-1.67			-2.32		
Applicable income taxes / Pretax net operating income (tax equivalent)	23.97			24.59			22.56			24.76			26.11		
Applicable income tax + TE / Pretax net operating income + TE	24.41			25.34			23.09			25.30			26.73		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	5,418,782	4,757,103	5,204,219	4,357,980	3,483,668	13.91	483.31
Commercial and industrial loans	5,338,186	4,068,163	4,788,786	3,822,672	3,704,081	31.22	255.97
Loans to individuals	1,672,751	1,391,199	1,556,737	1,489,425	1,237,457	20.24	68.85
Loans to depository institutions and acceptances of other banks	0	20,000	0	20,000	20,000	-100.00	
Agricultural loans	552	3,350	293	4,647	4,414	-83.52	-3.33
Other loans and leases	1,302,233	1,897,980	1,056,502	1,766,376	1,560,862	-31.39	-18.48
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,732,504	12,137,795	12,606,537	11,461,100	10,010,482	13.14	173.70
Less: Allowance for loan and lease losses	107,668	102,802	112,029	95,579	85,833	4.73	209.19
Net loans and leases	13,624,836	12,034,993	12,494,508	11,365,521	9,924,649	13.21	173.46
Debt securities that reprice or mature in over 1 year	1,480,076	1,399,176	1,180,261	1,325,308	2,173,776	5.78	-64.35
Mutual funds and equity securities	33,517	13,838	29,496	34,023	0	142.21	49.88
Subtotal	15,138,429	13,448,007	13,704,265	12,724,852	12,098,425	12.57	65.33
Interest-bearing bank balances	1,229,566	1,431,386	1,595,114	934,937	1,856,793	-14.10	425.79
Federal funds sold and reverse repos	470,026	458,968	217,931	385,008	699,900	2.41	126.03
Debt securities that reprice or mature within 1 year	5,471,453	5,052,738	5,167,420	4,785,648	5,115,525	8.29	307285.00
Trading assets	981,282	932,511	694,028	972,932	1,267,449	5.23	-9.22
Total earning assets	23,290,756	21,323,610	21,378,758	19,803,377	21,038,092	9.23	118.05
Non-interest-bearing cash and due from depository institutions	291,018	148,483	857,091	339,033	212,581	95.99	-18.75
Premises, fixed assets, and leases	940,545	829,824	961,096	1,107,928	372,939	13.34	415.51
Other real estate owned	122	122	122	122	8,950	0.00	
Investment in unconsolidated subsidiaries	5,000	5,000	5,000	5,000	5,000	0.00	166.38
Intangible and other assets	3,614,140	3,588,967	3,402,187	3,354,765	2,882,036	0.70	20.88
Total assets	28,141,581	25,896,006	26,604,254	24,610,225	24,519,598	8.67	97.99
Quarterly average assets	27,696,994	24,850,343	25,890,207	24,272,834	23,768,554	11.46	100.52
Average loans and leases (YTD)	12,833,029	11,501,779	11,892,266	10,478,528	9,146,067	11.57	162.24
Memoranda							
Loans held-for-sale	330,521	570,787	551,248	389,693	205,557	-42.09	148.70
Loans not held-for-sale	13,401,983	11,567,008	12,055,289	11,071,407	9,804,925	15.86	174.38
Real estate loans secured by 1-4 family	4,428,652	3,735,706	4,283,695	3,472,649	2,990,547	18.55	427.64
Commercial real estate loans	990,130	1,021,397	920,524	885,295	493,048	-3.06	1004.54
Construction and land development	560,765	460,785	496,370	399,379	137,631	21.70	7984.85
Multifamily	35,149	36,237	35,395	28,841	33,527	-3.00	
Nonfarm nonresidential	394,216	524,375	388,759	457,075	321,890	-24.82	376.65
Real estate loans secured by farmland	0	0	0	36	73		
Total investment securities	6,985,046	6,465,752	6,377,177	6,144,979	7,289,301	8.03	67.27
U.S. Treasury securities	0	0	0	810	417		
US agency securities (excluding mortgage-backed securities)	262,940	308,705	273,717	330,625	424,966	-14.82	14671.91
Municipal securities	2,428	17,141	2,453	24,297	68,226	-85.84	-96.72
Mortgage-backed securities	1,094,786	946,263	893,593	957,174	1,551,307	15.70	-42.78
Asset-backed securities	4,879,815	4,452,214	4,546,160	4,122,740	4,312,781	9.60	208.26
Other debt securities	711,560	727,591	631,758	675,310	931,604	-2.20	22.40
Mutual funds and equity securities	33,517	13,838	29,496	34,023	0	142.21	49.88
Available-for-sale securities	2,190,128	3,366,090	2,230,297	3,254,737	3,070,447	-34.94	1.97
U.S. Treasury securities	0	0	0	810	417		
US agency securities (excluding mortgage-backed securities)	262,940	308,705	273,717	330,625	424,966	-14.82	14671.91
Municipal securities	2,428	17,141	2,453	24,297	68,226	-85.84	-96.72
Mortgage-backed securities	1,094,786	946,263	893,593	957,174	301,342	15.70	159.13
Asset-backed securities	118,414	1,366,390	428,776	1,266,521	1,343,892	-91.33	-89.10
Other debt securities	711,560	727,591	631,758	675,310	931,604	-2.20	31.48
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	3,624	-387,994	-9,424	-28,336	-94,704		-90.16
Available-for-sale securities appreciation (depreciation)	24,010	-98,179	45,795	696	55,709		
Structured notes, fair value	4,780,782	4,019,246	4,311,796	4,593,148	4,043,690	18.95	203.04
Pledged securities	1,699,059	2,145,687	1,928,304	1,714,564	3,783,390	-20.82	-47.37

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	524,338	261,776	411,890	165,656	97,900	100.30	444.82
NOW, ATS and transaction accounts	1,194,850	1,139,946	895,429	1,329,308	545,837	4.82	999999.00
Time deposits less brokered deposits < \$250K	15,032	-469,287	16,884	-744,024	-99,936		
MMDA and other savings accounts	16,931,013	15,252,127	15,991,525	13,314,660	13,456,540	11.01	138.14
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	18,665,233	16,184,562	17,315,728	14,065,600	14,000,341	15.33	386.37
Time deposits of \$250K or more	27,132	151,140	52,097	205,318	1,659,583	-82.05	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	208,228	475,528	190,955	391,634	535,394	-56.21	-28.38
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	231,850	1,083,923	145,274	1,158,483	596,150	-78.61	-71.98
Other borrowings w/remaining maturity over 1 year	1,112,672	717,269	1,112,409	717,010	1,140,478	55.13	50.25
Brokered deposits < \$250K	22,768	545,231	28,672	1,061,663	203,689	-95.82	
Noncore funding	1,602,650	2,973,091	1,529,407	3,534,108	4,135,294	-46.09	-69.41
Trading liabilities	644,762	668,795	437,978	662,852	947,306	-3.59	-4.46
Subordinated notes and debentures + trust preferred securities	60,000	60,000	60,000	60,000	60,000	0.00	-27.27
Other liabilities	2,850,064	2,539,232	3,022,375	2,617,875	2,179,064	12.24	45.22
Total liabilities	23,822,709	22,425,680	22,365,488	20,940,435	21,322,005	6.23	101.94
Equity Capital							
Perpetual preferred stock (including surplus)	535,000	310,000	535,000	310,000	150,000	72.58	
Common stock	16,749	11,166	16,753	11,166	11,166	50.00	60.65
Common surplus	1,814,616	1,837,950	1,888,978	1,909,286	1,893,304	-1.27	4.67
Retained earnings	2,202,701	1,728,911	2,078,135	1,715,704	1,366,503	27.40	166.60
Accumulated other comprehensive income	7,305	-96,460	27,639	-11,705	-72,523		
Other equity capital components	-257,499	-321,241	-307,739	-319,660	-180,857		
Total holding company equity capital	4,318,872	3,470,326	4,238,766	3,614,791	3,167,593	24.45	78.70
Noncontrolling (minority) interest in subsidiaries	0	0	0	54,999	30,000		
Total equity capital, including minority interest	4,318,872	3,470,326	4,238,766	3,669,790	3,197,593	24.45	78.70
Total liabilities and capital	28,141,581	25,896,006	26,604,254	24,610,225	24,519,598	8.67	97.99
Memoranda							
Non-interest-bearing deposits	524,338	261,776	411,890	165,657	97,900	100.30	444.82
Interest-bearing deposits	18,190,795	16,619,157	16,984,607	15,166,924	15,765,713	9.46	155.42
Total deposits	18,715,133	16,880,933	17,396,497	15,332,581	15,863,613	10.87	159.28
Long-term debt that reprices within 1 year	150	250,150	150	250,150	596,150	-99.94	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,238,766	3,614,791	3,614,791	3,167,593	2,861,576		
Accounting restatements	0	-7,772	-7,772	-11,117	-4,174		
Net income	173,015	86,589	503,472	448,396	393,968		
Net sale of new perpetual preferred stock	0	0	225,000	154,988	0		
Net sale of new common stock	-96,056	-117,186	-56,757	1,198	33,851		
Sale of treasury stock	62,278	54,579	70,182	76,627	28,655		
Less: Purchase of treasury stock	12,038	56,160	58,261	215,430	170,204		
Changes incident to business combinations	0	0	0	-220	110,671		
Less: Dividends declared	26,759	19,760	84,228	68,062	44,013		
Change in other comprehensive income	-20,334	-84,755	39,344	60,818	-42,737		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	-7,005	0	0		
Holding company equity capital, ending balance	4,318,872	3,470,326	4,238,766	3,614,791	3,167,593		

BHC Name

City/State

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct												
Percent of Total Assets															
Real estate loans	19.26			18.37			19.56			17.71			14.21		
Commercial and industrial loans	18.97			15.71			18			15.53			15.11		
Loans to individuals	5.94			5.37			5.85			6.05			5.05		
Loans to depository institutions and acceptances of other banks	0			0.08			0			0.08			0.08		
Agricultural loans	0			0.01			0			0.02			0.02		
Other loans and leases	4.63			7.33			3.97			7.18			6.37		
Net loans and leases	48.42			46.47			46.96			46.18			40.48		
Debt securities over 1 year	5.26			5.40			4.44			5.39			8.87		
Mutual funds and equity securities	0.12			0.05			0.11			0.14			0		
Subtotal	53.79			51.93			51.51			51.71			49.34		
Interest-bearing bank balances	4.37			5.53			6			3.80			7.57		
Federal funds sold and reverse repos	1.67			1.77			0.82			1.56			2.85		
Debt securities 1 year or less	19.44			19.51			19.42			19.45			20.86		
Trading assets	3.49			3.60			2.61			3.95			5.17		
Total earning assets	82.76			82.34			80.36			80.47			85.80		
Non-interest cash and due from depository institutions	1.03			0.57			3.22			1.38			0.87		
Other real estate owned															
Other real estate owned	0			0			0			0			0.04		
All other assets	16.20			17.08			16.42			18.15			13.33		
Memoranda															
Short-term investments	25.48			26.81			26.24			24.81			31.29		
U.S. Treasury securities	0			0			0			0			0		
US agency securities (excluding mortgage-backed securities)	0.93			1.19			1.03			1.34			1.73		
Municipal securities	0.01			0.07			0.01			0.10			0.28		
Mortgage-backed securities	3.89			3.65			3.36			3.89			6.33		
Asset-backed securities	17.34			17.19			17.09			16.75			17.59		
Other debt securities	2.53			2.81			2.37			2.74			3.80		
Loans held-for-sale	1.17			2.20			2.07			1.58			0.84		
Loans held for investment	47.62			44.67			45.31			44.99			39.99		
Real estate loans secured by 1-4 family	15.74			14.43			16.10			14.11			12.20		
Revolving	0.26			0.26			0.29			0.23			0.19		
Closed-end, secured by first liens	15.47			14.15			15.81			13.86			11.99		
Closed-end, secured by junior liens	0			0.02			0			0.02			0.02		
Commercial real estate loans	3.52			3.94			3.46			3.60			2.01		
Construction and land development	1.99			1.78			1.87			1.62			0.56		
Multifamily	0.12			0.14			0.13			0.12			0.14		
Nonfarm nonresidential	1.40			2.02			1.46			1.86			1.31		
Real estate loans secured by farmland	0			0			0			0			0		

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	39.46			39.19			41.28			38.02			34.80		
Real estate loans secured by 1-4 family	32.25			30.78			33.98			30.30			29.87		
Revolving	0.54			0.56			0.62			0.49			0.46		
Closed-end	31.71			30.22			33.36			29.81			29.42		
Commercial real estate loans	7.21			8.42			7.30			7.72			4.93		
Construction and land development	4.08			3.80			3.94			3.48			1.37		
1-4 family	0.16			0.39			0.09			0.39			0.23		
Other	3.93			3.41			3.85			3.10			1.15		
Multifamily	0.26			0.30			0.28			0.25			0.33		
Nonfarm nonresidential	2.87			4.32			3.08			3.99			3.22		
Owner-occupied	0.37			0.71			0.50			0.77			0.96		
Other	2.50			3.61			2.58			3.22			2.26		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0.16			0			0.17			0.20		
Commercial and industrial loans	38.87			33.52			37.99			33.35			37		
Loans to individuals	12.18			11.46			12.35			13			12.36		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0.03			0			0.04			0.04		
Other loans and leases	9.48			15.64			8.38			15.41			15.59		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	173.31			202.56			172.21			182.90			159.13		
Real estate loans secured by 1-4 family	141.64			159.07			141.75			145.75			136.61		
Revolving	2.36			2.87			2.58			2.35			2.09		
Closed-end	139.28			156.19			139.16			143.40			134.51		
Commercial real estate loans	31.67			43.49			30.46			37.16			22.52		
Construction and land development	17.94			19.62			16.42			16.76			6.29		
1-4 family	0.69			2.02			0.37			1.86			1.05		
Other	17.24			17.60			16.05			14.91			5.24		
Multifamily	1.12			1.54			1.17			1.21			1.53		
Nonfarm nonresidential	12.61			22.33			12.86			19.18			14.70		
Owner-occupied	1.64			3.69			2.09			3.69			4.38		
Other	10.97			18.64			10.78			15.50			10.32		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0			0.85			0			0.84			0.91		
Commercial and industrial loans	170.73			173.22			158.46			160.44			169.20		
Loans to individuals	53.50			59.24			51.51			62.51			56.53		
Credit card loans	0.01			0.01			0.01			0.01			0.01		
Agricultural loans	0.02			0.14			0.01			0.20			0.20		
Other loans and leases	41.65			80.82			34.96			74.13			71.30		
Supplemental															
Non-owner occupied CRE loans / Gross loans	6.84			7.70			6.80			6.96			3.97		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	30.03			39.80			28.37			33.47			18.14		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	31.67			43.49			30.46			37.16			22.52		

BHC Name

City/State

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct												
Percent of Total Assets															
Short-term investments	25.48			26.81			26.24			24.81			31.29		
Liquid assets	15.12			16.14			16.74			15.65			24.52		
Investment securities	24.82			24.97			23.97			24.97			29.73		
Net loans and leases	48.42			46.47			46.96			46.18			40.48		
Net loans, leases and standby letters of credit	48.51			46.60			47.10			46.34			40.58		
Core deposits	66.33			62.50			65.09			57.15			57.10		
Noncore funding	5.69			11.48			5.75			14.36			16.87		
Time deposits of \$250K or more	0.10			0.58			0.20			0.83			6.77		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0.74			1.84			0.72			1.59			2.18		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-0.93			0.06			-0.10			0.03			-0.67		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	0.82			4.19			0.55			4.71			2.43		
Earning assets that reprice within 1 year	61.44			62.24			59.68			60.03			64.40		
Interest-bearing liabilities that reprice within 1 year	64.54			64			63.73			61.32			63.39		
Long-term debt that reprices within 1 year	0			0.97			0			1.02			2.43		
Net assets that reprice within 1 year	-3.11			-2.73			-4.05			-2.30			-1.42		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-36.78			-29.52			-39.78			-20.21			-29.21		
Net short-term noncore funding dependence	-44.13			-34.90			-48.02			-26.18			-40.01		
Short-term investment / Short-term noncore funding	1,463.54			308.59			1,747.41			220.13			271.32		
Liquid assets - short-term noncore funding / Nonliquid assets	15.76			8.88			18.31			5.19			17.21		
Net loans and leases / Total deposits	72.80			71.29			71.82			74.13			62.56		
Net loans and leases / Core deposits	73			74.36			72.16			80.80			70.89		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.12			-17.19			-0.32			-1.24			-4.50		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.79			-4.35			1.56			0.03			-2.65		
Structured notes appreciation (depreciation) / Tier 1 capital	-0.04			0.48			106.58			-1.18			-3.49		
Percent of Investment Securities															
Held-to-maturity securities	68.17			47.73			64.56			46.48			57.88		
Available-for-sale securities	31.35			52.06			34.97			52.97			42.12		
U.S. Treasury securities	0			0			0			0.01			0.01		
US agency securities (excluding mortgage-backed securities)	3.76			4.77			4.29			5.38			5.83		
Municipal securities	0.03			0.27			0.04			0.40			0.94		
Mortgage-backed securities	15.67			14.63			14.01			15.58			21.28		
Asset-backed securities	69.86			68.86			71.29			67.09			59.17		
Other debt securities	10.19			11.25			9.91			10.99			12.78		
Mutual funds and equity securities	0.48			0.21			0.46			0.55			0		
Debt securities 1 year or less	78.33			78.15			81.03			77.88			70.18		
Debt securities 1 to 5 years	4.16			7.05			4.86			7.12			6.96		
Debt securities over 5 years	17.03			14.59			13.64			14.44			22.86		
Pledged securities	24.32			33.19			30.24			27.90			51.90		
Structured notes, fair value	68.44			62.16			67.61			74.75			55.47		
Percent Change from Prior Like Quarter															
Short-term investments	3.28			11.84			14.33			-20.42			26.60		
Investment securities	8.03			-9.03			3.78			-15.70			-2.67		
Core deposits	15.33			19.81			23.11			0.47			548.45		
Noncore funding	-46.09			-19.04			-56.72			-14.54			-69.37		

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			7,075,017	4,976,015	3,320,410
Commit: Secured commercial real estate loans	506,665	444,134	465,968	387,616	257,642
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			4,599	4,340	3,098
Securities underwriting	0	0	0	537	40
Standby letters of credit	25,349	31,888	36,356	38,313	26,284
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	228,028	306,086	137,196	597,187	382,437
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	1,003,520	924,233	956,580	804,947	146,664
Purchased options contracts (interest rate)	67,586	40,686	67,586	24,200	0
Interest rate swaps	114,181	317,943	114,182	321,836	579,373
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	364,767	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							26.59			20.22			13.54		
Standby letters of credit	0.09			0.12			0.14			0.16			0.11		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0.81			1.18			0.52			2.43			1.56		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	5.51			4.95			4.28			4.68			2.96		
Interest rate contracts	4.21			4.95			4.28			4.68			2.96		
Interest rate futures and forward contracts	0			0			0			0			0		
Written options contracts (interest rate)	3.57			3.57			3.60			3.27			0.60		
Purchased options contracts (interest rate)	0.24			0.16			0.25			0.10			0		
Interest rate swaps	0.41			1.23			0.43			1.31			2.36		
Foreign exchange contracts	1.30			0			0			0			0		
Futures and forward foreign exchange contracts	0			0			0			0			0		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	1.30			0			0			0			0		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							59.49			47.49			36.30		

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,550,054	1,282,862	1,138,348	1,150,983	726,037
Interest rate contracts	1,185,287	1,282,862	1,138,348	1,150,983	726,037
Foreign exchange contracts	364,767	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	1,003,520	924,233	956,580	804,947	146,664
Exchange-traded	0	0	0	0	0
Over-the-counter	1,003,520	924,233	956,580	804,947	146,664
Purchased options	67,586	40,686	67,586	24,200	0
Exchange-traded	0	0	0	0	0
Over-the-counter	67,586	40,686	67,586	24,200	0
Swaps	478,948	317,943	114,182	321,836	579,373
Held for trading	249,353	149,315	249,353	120,236	39,373
Interest rate contracts	249,353	149,315	249,353	120,236	39,373
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,300,701	1,133,547	888,995	1,030,747	686,664
Interest rate contracts	935,934	1,133,547	888,995	1,030,747	686,664
Foreign exchange contracts	364,767	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	546,534	358,629	181,768	343,036	579,373
One year or less	24,200	260,065	24,200	10,659	290,000
Over 1 year to 5 years	118,158	88,808	118,158	322,454	278,795
Over 5 years	404,176	9,756	39,410	9,923	10,578
Gross negative fair value (absolute value)	7,935	2,761	1,481	274	371
Gross positive fair value	1,384	1,297	1,481	1,116	7,712
Held for trading	1,384	1,297	1,481	274	371
Non-traded	0	0	0	842	7,341
Current credit exposure on risk-based capital derivative contracts	931	1,297	1,037	1,045	7,401
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct												
Percent of Notional Amount															
Interest rate contracts	76.47			100			100			100			100		
Foreign exchange contracts	23.53			0			0			0			0		
Equity, commodity, and other contracts	0			0			0			0			0		
Futures and forwards															
Futures and forwards	0			0			0			0			0		
Written options															
Written options	64.74			72.04			84.03			69.94			20.20		
Exchange-traded															
Exchange-traded	0			0			0			0			0		
Over-the-counter															
Over-the-counter	64.74			72.04			84.03			69.94			20.20		
Purchased options															
Purchased options	4.36			3.17			5.94			2.10			0		
Exchange-traded															
Exchange-traded	0			0			0			0			0		
Over-the-counter															
Over-the-counter	4.36			3.17			5.94			2.10			0		
Swaps	30.90			24.78			10.03			27.96			79.80		
Held for trading															
Held for trading	16.09			11.64			21.90			10.45			5.42		
Interest rate contracts															
Interest rate contracts	16.09			11.64			21.90			10.45			5.42		
Foreign exchange contracts															
Foreign exchange contracts	0			0			0			0			0		
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded															
Non-traded	83.91			88.36			78.10			89.55			94.58		
Interest rate contracts															
Interest rate contracts	60.38			88.36			78.10			89.55			94.58		
Foreign exchange contracts															
Foreign exchange contracts	23.53			0			0			0			0		
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0			0			0			0			0		
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	35.26			27.96			15.97			29.80			79.80		
One year or less															
One year or less	1.56			20.27			2.13			0.93			39.94		
Over 1 year to 5 years															
Over 1 year to 5 years	7.62			6.92			10.38			28.02			38.40		
Over 5 years															
Over 5 years	26.07			0.76			3.46			0.86			1.46		
Gross negative fair value (absolute value)	0.51			0.22			0.13			0.02			0.05		
Gross positive fair value	0.09			0.10			0.13			0.10			1.06		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0			0			0			0			0		
Gross positive fair value (X)	0			0			0			0			0		
Held for trading (X)															
Held for trading (X)	0			0			0			0			0		
Non-traded (X)															
Non-traded (X)	0			0			0			0			0		
Current credit exposure (X)	0			0			0			0			0		
Credit losses on derivative contracts	0			0			0			0			0		
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0			0			0			0			0		
90+ days past due															
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	0.01			0.01			0.01			0.01			0.06		

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	112,029	95,579	95,579	85,833	67,472
Gross losses	934	22	189	381	124
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	0	0	112	150	119
Net losses	934	22	77	231	5
Provision for loan and lease losses	-5,252	18,978	33,925	9,977	18,366
Adjustments	1,825	-11,733	-17,398	0	0
Ending balance	107,668	102,802	112,029	95,579	85,833
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.08			0.31			0.13			0.04			0.08		
Provision for loan and lease losses / Average loans and leases	-0.16			0.66			0.29			0.10			0.20		
Provision for loan and lease losses / Net loan and lease losses	-562.31			86,263.64			44,058.44			4,319.05			367,320		
Allowance for loan and lease losses / Total loans and leases not held for sale	0.80			0.89			0.93			0.86			0.88		
Allowance for loan and lease losses / Total loans and leases	0.78			0.85			0.89			0.83			0.86		
Allowance for loan and lease losses / Net loans and leases (X)	28.82			1,168.20			1,454.92			413.76			17,166.60		
Allowance for loan and lease losses / Nonaccrual assets	789.70			716.34			811.69			649.36			558.55		
ALLL / 90+ days past due + nonaccrual loans and leases	789.70			715.34			811.69			649.36			558.01		
Gross loan and lease losses / Average loans and leases	0.03			0			0			0			0		
Recoveries / Average loans and leases	0			0			0			0			0		
Net losses / Average loans and leases	0.03			0			0			0			0		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	0			0			29.40			120.97			3.86		
Earnings coverage of net loan and lease losses (X)	238.37			6,094.73			8,897.21			2,636.86			10,545.60		

Net Loan and Lease Losses By Type

Real estate loans	0			0			0			0			0		
Real estate loans secured by 1-4 family	0			0			0			0			0		
Revolving	0			0.01			-0.11			0			0.10		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			-0.01			-0.01		
Construction and land development	0			0			0			-0.02			-0.05		
1-4 family	0			0			0			0			0		
Other	0			0			0			-0.02			-0.05		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland										0			0		
Commercial and industrial loans	0.07			0			0			0			0		
Loans to individuals				0.01			0			0.01			0		
Credit card loans	0			0			5.26			14.43			1.94		
Agricultural loans	0			0			0			0			0		
Loans to foreign governments and institutions															
Other loans and leases	0			0			0			0			0		

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	4,191	18,825	4,899	11,098	7,111
90+ days past due loans and leases	0	20	0	0	15
Nonaccrual loans and leases	13,634	14,351	13,802	14,719	15,367
Total past due and nonaccrual loans and leases	17,825	33,196	18,701	25,817	22,493
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	163	167
Total restructured loans and leases	0	0	0	163	167
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	0	0	0	0	8,936
Other real estate owned	122	122	122	122	8,950
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 9	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.03			0.16			0.04			0.10			0.07		
90+ days past due loans and leases	0			0			0			0			0		
Nonaccrual loans and leases	0.10			0.12			0.11			0.13			0.15		
90+ days past due and nonaccrual loans and leases	0.10			0.12			0.11			0.13			0.15		
30-89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0			0			0			0			0		
30-89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.03			0.16			0.04			0.10			0.07		
90+ days past due assets	0			0			0			0			0		
Nonaccrual assets	0.10			0.12			0.11			0.13			0.15		
30+ days past due and nonaccrual assets	0.13			0.27			0.15			0.23			0.22		
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.05			0.06			0.05			0.06			0.06		
90+ days past due and nonaccrual assets + other real estate owned	0.05			0.06			0.05			0.06			0.10		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.05			0.06			0.05			0.06			0.14		
Allowance for loan and lease losses	12.78			14.08			12.43			15.53			38.74		
Equity capital + allowance for loan and lease losses	0.31			0.41			0.32			0.40			1.02		
Tier 1 capital + allowance for loan and lease losses	0.44			0.61			0.46			0.62			1.52		
Loans and leases + other real estate owned	0.10			0.12			0.11			0.13			0.33		

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.08			0.40			0.09			0.24			0.20		
90+ days past due	0			0			0			0			0		
Nonaccrual	0.04			0.03			0.03			0.04			0.02		
Commercial and industrial															
30–89 days past due	0			0			0			0.01			0		
90+ days past due	0			0			0			0			0		
Nonaccrual	0.21			0.32			0.26			0.34			0.39		
Individuals															
30–89 days past due	0			0			0			0.02			0.01		
90+ days past due	0			0			0			0			0		
Nonaccrual	0			0			0			0.01			0		
Depository institution loans															
30–89 days past due				0						0			0		
90+ days past due				0						0			0		
Nonaccrual				0						0			0		
Agricultural															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Nonaccrual	0			0			0			0			0		
Foreign governments															
30–89 days past due															
90+ days past due															
Nonaccrual															
Other loans and leases															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Nonaccrual	0			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct												
Memoranda																
1-4 family	30-89 days past due	0.09			0.50			0.11			0.30			0.23		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.05			0.04			0.03			0.05			0.03		
Revolving	30-89 days past due	0.32			0			0.02			0.15			0.07		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0.33			0.40		
Closed-end	30-89 days past due	0.09			0.51			0.11			0.31			0.24		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.05			0.04			0.03			0.04			0.02		
Junior lien	30-89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Commercial real estate	30-89 days past due	0			0			0.03			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.01			0			0.02			0			0		
Construction and development	30-89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
1-4 family	30-89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30-89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Multifamily	30-89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Nonfarm non-residential	30-89 days past due	0			0			0.07			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.04			0			0.04			0			0		
Owner Occupied	30-89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30-89 days past due	0			0			0.07			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.04			0			0.04			0			0		
Farmland	30-89 days past due										0			0		
	90+ days past due										0			0		
	Nonaccrual										0			0		
Credit card	30-89 days past due	5.86			12.83			8.59			2.58			0		
	90+ days past due	0			10.70			0			0			0		
	Nonaccrual	0			0			0			0			0		

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,573,866	1,527,875	1,597,992	1,600,792	1,723,613
Retained earnings	2,217,388	1,740,730	2,094,369	1,715,704	1,366,503
Accumulated other comprehensive income (AOCI)	7,305	-96,460	27,639	-11,705	-72,523
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,798,559	3,172,145	3,720,000	3,304,791	3,017,593
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	1,292,599	1,321,056	1,301,065	1,343,664	1,150,178
Accumulated other comprehensive income-related adjustments	7,305	-96,460	27,639	-11,705	-72,523
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,498,655	1,947,549	2,391,296	1,972,832	1,939,938
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,498,655	1,947,549	2,391,296	1,972,832	1,939,938
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	535,000	310,000	535,000	310,000	150,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	4,253	13,401
Additional tier 1 capital before deductions	535,000	310,000	535,000	314,253	163,401
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	535,000	310,000	535,000	314,253	163,401
Tier 1 Capital	3,033,655	2,257,549	2,926,296	2,287,085	2,103,339
Tier 2 Capital					
Tier 2 capital instruments and related surplus	58,143	58,143	58,143	58,143	58,453
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	1,001	312
Allowance for loan and lease losses in tier 2 capital	92,981	90,982	95,795	95,579	85,833
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	151,124	149,125	153,938	154,723	144,598
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	151,124	149,125	153,938	154,723	144,598
Exited advanced approach tier 2 capital					
Total capital	3,184,779	2,406,674	3,080,234	2,441,808	2,247,937
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	27,711,681	24,862,163	25,906,441	24,272,834	23,768,554
Less: Deductions from common equity tier 1 capital	1,292,599	1,321,056	1,301,065	1,343,664	1,150,178
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	26,419,082	23,541,107	24,605,376	22,929,170	22,618,376
Total risk-weighted assets	15,655,984	13,586,260	14,489,828	12,981,380	11,571,515
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 9	Pct												
Common equity tier 1 capital, column A	15.96			14.33			16.50			15.20			16.76		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	19.38			16.62			20.20			17.62			18.18		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	20.34			17.71			21.26			18.81			19.43		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	11.48			9.59			11.89			9.97			9.30		
Supplementary leverage ratio, advanced approaches HCs															

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	22,603	19,829	76,239	76,792	76,171	13.99	17.71
Other insurance activities income	22,603	19,829	76,239	76,792	76,171	13.99	17.71
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets															
Insurance underwriting assets (L/H) / Total insurance underwriting assets															
Separate account assets (L/H) / Total life assets															
<hr/>															
Insurance activities revenue / Adjusted operating income	1.99			2.17			2.03			2.30			2.52		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
<hr/>															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0			0			0			0			0		
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		1,691,350			1,565,802			1,689,242			1,563,359			1,518,331	
Net assets of broker-dealer subsidiaries / Consolidated assets	6.01			6.05			6.35			6.35			6.19		

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	224,870	110,645	202,144	95,722	190,131
Real estate loans	0	0	0	0	0
Commercial and industrial loans	224,870	110,645	202,144	95,722	190,131
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	224,870	110,645	202,144	95,722	190,131
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct									
Analysis Ratios															
Yield: Foreign loans	0			0			0			0			0		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	103.24			-41.65			111.18			-49.65			35.16		
Total selected assets	103.24			-41.65			111.18			-49.65			34.77		
Deposits															

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	24.92	25.73	30.21	28.54	13.32

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name _____

City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

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Peer #

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	0	0	0	0	90,000			
Dividends	0	0	0	0	90,000			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	159,608	159,916	533,883	364,327	246,268	-0.19	24.68	
Dividends	120,458	112,195	379,254	252,440	127,117	7.36	17.97	
Interest	838	951	6,254	5,836	8,019	-11.88	-47.56	
Management and service fees	29,091	24,693	107,345	97,972	93,706	17.81	55.10	
Other income	9,221	22,077	41,030	8,079	17,426	-58.23	66.11	
Income from subsidiary holding companies			144,000	375,000	84,500			
Dividends			144,000	375,000	84,500			
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	159,608	159,916	677,883	739,327	420,768	-0.19	24.68	
Securities gains (losses)	0	0	0	0	0			
Other operating income	0	0	0	0	0			
Total operating income	159,608	159,916	677,883	739,327	420,768	-0.19	24.68	
Operating Expenses								
Personnel expenses	50,217	46,670	138,389	110,321	116,455	7.60	197.28	
Interest expense	7,167	6,280	36,234	27,295	33,793	14.12	-2.57	
Other expenses	31,989	27,676	117,748	100,948	103,253	15.58	70.58	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	89,373	80,626	292,371	238,564	253,501	10.85	107.84	
Income (loss) before taxes	70,235	79,290	385,512	500,763	167,267	-11.42	-17.38	
Applicable income taxes (credit)	-9,931	-13,316	-18,739	-19,211	-27,382			
Extraordinary items								
Income before undistributed income of subsidiaries	80,166	92,606	404,251	519,974	194,649	-13.43	-22.95	
Equity in undistributed income of subsidiaries	92,849	-6,017	99,221	-71,578	199,319			
Bank subsidiaries	0	377	0	1,843	91,384	-100.00	-100.00	
Nonbank subsidiaries	16,674	-75,771	-12,162	14,877	91,811			
Subsidiary holding companies	76,175	69,377	111,383	-88,298	16,124	9.80		
Net income (loss)	173,015	86,589	503,472	448,396	393,968	99.81	539.49	
Memoranda								
Bank net income	0	377	0	1,843	181,384	-100.00	-100.00	
Nonbank net income	137,132	36,424	367,092	267,317	218,928	276.49	12620.96	
Subsidiary holding companys' net income	76,175	69,377	255,383	286,702	100,624	9.80		

BHC Name

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Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	225	0	14,107	0.30	424	0.01	49,449	26,261	-98.41	-99.96	
Common and preferred stock	0	0	13,316	0.28	0	0	49,335	25,920	-100.00	-100.00	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	225	0	791	0.02	424	0.01	114	341	-71.55	-98.04	
Investment in nonbank subsidiaries	3,122,400	54.91	2,784,610	58.86	3,001,711	53.27	2,899,208	2,573,171	12.13	32.31	
Common and preferred stock	2,395,619	42.13	2,118,544	44.78	2,299,905	40.82	2,203,790	2,017,302	13.08	22.85	
Excess cost over fair value	436,464	7.68	449,835	9.51	439,174	7.79	452,292	355,216	-2.97	44.11	
Loans, advances, notes, and bonds	35,000	0.62	35,000	0.74	35,000	0.62	35,000	35,000	0.00	0.00	
Other receivables	255,317	4.49	181,231	3.83	227,632	4.04	208,126	165,653	40.88	138.57	
Investment in subsidiary holding companies	1,484,414	26.10	1,228,126	25.96	1,404,204	24.92	1,168,293	1,204,606	20.87		
Common and preferred stock	1,473,778	25.92	1,226,233	25.92	1,398,687	24.82	1,163,469	1,202,566	20.19		
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	10,636	0.19	1,893	0.04	5,517	0.10	4,824	2,040	461.86		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	523,008	9.20	446,371	9.44	513,443	9.11	424,953	284,831	17.17	192.64	
Securities	2,491	0.04	2,759	0.06	2,544	0.05	2,859	3,321	-9.71	-40.93	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0			
Cash and due from unrelated depository institution	325,478	5.72	56,869	1.20	504,196	8.95	128,375	192,446	472.33	844.76	
Premises, furnishings, fixtures and equipment	159,906	2.81	144,716	3.06	148,270	2.63	138,915	105,840	10.50	64.60	
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	68,722	1.21	53,447	1.13	59,736	1.06	64,634	43,840	28.58	-57.53	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	5,686,644	100.00	4,731,005	100.00	5,634,528	100.00	4,876,686	4,434,316	20.20	66.97	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	300,000	6.34	0	0	300,000	0	-100.00		
Borrowings with maturity over 1 year	1,112,672	19.57	717,269	15.16	1,112,409	19.74	717,010	1,015,973	55.13	50.25	
Subordinated notes and debentures	0	0	0	0	0	0	0	0			
Other liabilities	193,011	3.39	181,321	3.83	221,264	3.93	182,796	188,661	6.45	29.25	
Balance due to subsidiaries and related institutions	62,089	1.09	62,089	1.31	62,089	1.10	62,089	62,089	0.00	-37.32	
Total liabilities	1,367,772	24.05	1,260,679	26.65	1,395,762	24.77	1,261,895	1,266,723	8.49	38.31	
Equity Capital	4,318,872	75.95	3,470,326	73.35	4,238,766	75.23	3,614,791	3,167,593	24.45	78.70	
Perpetual preferred stock (income surplus)	535,000	9.41	310,000	6.55	535,000	9.50	310,000	150,000	72.58		
Common stock	16,749	0.29	11,166	0.24	16,753	0.30	11,166	11,166	50.00	60.65	
Common surplus	1,814,616	31.91	1,837,950	38.85	1,888,978	33.53	1,909,286	1,893,304	-1.27	4.67	
Retained earnings	2,202,701	38.73	1,728,910	36.54	2,078,135	36.88	1,715,704	1,366,503	27.40	166.60	
Accumulated other comprehensive income	7,305	0.13	-96,460	-2.04	27,639	0.49	-11,705	-72,523			
Other equity capital components	-257,499	-4.53	-321,240	-6.79	-307,739	-5.46	-319,660	-180,857			
Total liabilities and equity capital	5,686,644	100.00	4,731,005	100.00	5,634,528	100.00	4,876,686	4,434,316	20.20	66.97	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	60,000	1.06	60,000	1.27	60,000	1.06	60,000	60,000	0.00	-27.27	
Notes payable to subsidiaries that issued TPS	60,000	1.06	60,000	1.27	60,000	1.06	60,000	60,000	0.00	-27.27	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

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Peer #

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct												
Profitability															
Net income / Average equity capital	16.44			9.56			13.87			13.78			13.94		
Bank net income / Average equity investment in banks				4.81			0			5.22			19.94		
Nonbank net income / Average equity investment in nonbanks	19.69			5.58			13.91			10.77			9.50		
Subsidiary HCs net income / Average equity investment in sub HCs	21.22			23.23			19.51			23.89			41.84		
Bank net income / Parent net income	0			0.44			0			0.41			46.04		
Nonbank net income / Parent net income	79.26			42.07			72.91			59.62			55.57		
Subsidiary holding companies' net income / Parent net income	44.03			80.12			50.72			63.94			25.54		
Leverage															
Total liabilities / Equity capital	31.67			36.33			32.93			34.91			39.99		
Total debt / Equity capital	25.76			29.31			26.24			28.13			32.07		
Total debt + notes payable to subs that issued TPS / Equity capital	27.15			31.04			27.66			29.79			33.97		
Total debt + Loans guaranteed for affiliate / Equity capital	25.76			29.31			26.24			28.13			32.07		
Total debt / Equity capital – excess over fair value	28.66			33.68			29.28			32.16			36.13		
Long-term debt / Equity capital	25.76			20.67			26.24			19.84			32.07		
Short-term debt / Equity capital	0			8.64			0			8.30			0		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	10.11			12.96			10.36			12.51			11.21		
Long-term debt / Consolidated long-term debt	94.88			92.28			94.88			92.28			84.63		
Double Leverage															
Equity investment in subs / Equity capital	99.70			109.73			97.62			107.03			113.68		
Total investment in subs / Equity capital	106.67			116.04			103.95			113.89			120.09		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.02			0.97			-0.20			0.57			1.10		
Equity investment in subs – equity cap / Net income-div (X)				1.26						0.67			1.24		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	155.57			181.97			195.22			258.66			165.47		
Cash from ops + noncash items + op expense / Op expense + dividend	114.46			198.63			113.77			202.07			192.50		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-47.86			35.98			213.18			90.10			108.21		
Pretax operating income + interest expense / Interest expense	1,079.98			1,362.58			1,163.95			1,934.63			594.98		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,040.10			1,259.38			1,118.93			1,769.32			559.05		
Dividends + interest from subsidiaries / Interest expense + dividends	357.53			434.51			439.56			664.11			397.96		
Fees + other income from subsidiaries / Salary + other expenses	46.60			62.91			57.93			50.20			50.58		
Net income / Current part of long-term debt + preferred dividends (X)	20.87			17.88			18.47			25.89			42.02		
Other Ratios															
Net assets that reprice within 1 year / Total assets	5.72			-5.14			8.95			-3.52			4.34		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0			0			0			0			0		
Nonaccrual	0			0			0			0			0		
Total	0			0			0			0			0		
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	27.35			29.36			28.35			31.29			29.22		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	1.80			1.57			1.74			2			1.03		

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	33.38			21.34			20.84			13.09			22.61		
Dividends declared / Net income	15.47			22.82			16.73			15.18			11.17		
Net income – dividends / Average equity	13.90			7.38			11.55			11.69			12.39		
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0			204.49		
Dividends from nonbank subsidiaries	450.16			567.79			450.27			370.90			288.82		
Dividends from subsidiary holding companies.....	0			0			170.96			550.97			191.99		
Dividends from all subsidiaries	450.16			567.79			621.24			921.87			685.29		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries				0						0			49.62		
Interest income from bank subsidiaries.....				0						0			0		
Management and service fees from bank subsidiaries				0						0			0		
Other income from bank subsidiaries.....				0						0			0		
Operating income from bank subsidiaries				0						0			49.62		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	87.84			308.02			103.31			94.43			58.06		
Interest income from nonbank subsidiaries.....	0.61			2.61			1.70			2.18			3.66		
Management and service fees from nonbank subsidiaries	21.21			67.79			29.24			36.65			42.80		
Other income from nonbank subsidiaries.....	6.72			60.61			11.18			3.02			7.96		
Operating income from nonbank subsidiaries	116.39			439.04			145.44			136.29			112.49		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0			0			56.39			130.80			83.98		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			56.39			130.80			83.98		
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			21.39		
Interest income from bank subsidiaries.....	0			0			0			0			0		
Management and service fees from bank subsidiaries	0			0			0			0			0		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	0			0			0			0			21.39		
Dividends from nonbank subsidiaries	75.47			70.16			55.95			34.14			30.21		
Interest income from nonbank subsidiaries.....	0.53			0.59			0.92			0.79			1.91		
Management and service fees from nonbank subsidiaries	18.23			15.44			15.84			13.25			22.27		
Other income from nonbank subsidiaries.....	5.78			13.81			6.05			1.09			4.14		
Operating income from nonbank subsidiaries	100			100			78.76			49.28			58.53		
Dividends from subsidiary holding companies.....	0			0			21.24			50.72			20.08		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			21.24			50.72			20.08		
Loans and advances from subsidiaries / Short term debt.....				20						20					
Loans and advances from subsidiaries / Total debt	5.39			5.90			5.39			5.90			5.91		